



**CREDIT BANK OF MOSCOW's  
FEE SCHEDULE for Services  
to Financial Institutions  
(valid from 18.03.2025)**

**GENERAL PROVISIONS**

1. This Fee Schedule sets the commission fees (the “Commission”) of CREDIT BANK OF MOSCOW (the “Bank”) for services/transactions at the request of financial institutions in the currency of the Russian Federation (Russian rubles) or any foreign currency.

2. The following concepts are used in this Fee schedule:

- Client - a legal entity (except financial institutions) or an individual;
- Payment operator - a foreign (international) operator of cross-border payments and settlements;
- Respondent - a financial institution that has opened or is planning to open a correspondent account with a Bank;
- Account - the Respondent's correspondent account opened with the Bank;
- Financial institution – a credit institution or a payment operator;
- Financial institution of category “B” - a financial institution, the place of state registration of which is a foreign state from the list approved by Decree of the Government of the Russian Federation dated 03/05/2022 № 430-p “On approval of the list of foreign States and territories committing unfriendly acts against the Russian Federation, Russian legal entities and individuals”;
- Financial institution of category “A” - a financial institution not classified as category “B”.

3. Unless otherwise specified in this Fee Schedule, the Fees apply to all financial institutions (credit institutions and payment operators).

The commissions of the Bank's intermediary banks, recipient banks, taxes, telecommunication expenses of the Bank (the “Expenses”), if any, are charged in their actual amount in addition to the Bank's commission fees in accordance with this Fee Schedule.

4. The Bank charges the Commission and/or Expenses by debiting the Respondent's Account in the currency of the transaction without additional instruction from the Respondent.

5. If the Commission and/or Expenses are set in a currency other than the Account currency, the amount of the Commission and/or Expenses is charged in the equivalent calculated at the exchange rate of the Bank of Russia on the date of the transaction.

6. If an Account lacks funds, the Fees and/or Expenses may be debited directly in any other currency to any other Respondent's Account at the Bank's option applying the Bank of Russia's exchange rate set for the transaction date. For the purposes of charging the Fee, the Bank may debit several Respondent's Accounts if any one of them lacks funds. In case of insufficient funds in the Accounts required for full payment of Expenses, the Bank sends a notification to the Respondent no later than the business day following the day on which the Bank receives a statement from the correspondent bank. The Respondent shall replenish the Account or transfer the amount of Expenses according to the details specified in the notification no later than the business day following the day of receipt of the notification from the Bank.

7. Crediting of funds to the Account/transfer of funds from the Account on the Respondent's instructions in a foreign currency other than the foreign currency of the Account is carried out where available by converting funds at the Bank's exchange rate.

8. The Bank's exchange rate is the rate set by the Bank on a daily basis for conducting conversion operations of Respondents without concluding a general agreement and applied by default.

9. For the purposes of paying the Fee to the Bank, any Respondent who has no Account shall transfer the amount of any Fee in Russian rubles to the Bank's correspondent account held with the Bank of Russia Main Branch.

10. Commissions and/or Expenses for the provision of services/ transactions not provided for in this Fee Schedule are determined by separate agreements between the Bank and the financial institution.

11. The Bank accepts the Respondent's payment documents for execution in accordance with the Mode of acceptance for execution of payment orders (Operational time, cut-off time (COT)) posted on the Bank's website: <https://mkb.ru/lending-agency/cash/time> (the “COT”).

12. The Bank's services are exempted from the VAT by virtue of article 149, clause 3, sub-clauses 3 and 3.2. of the Tax Code of the Russian Federation , unless otherwise specified in this Fee Schedule.

13. The Bank carries out refunds of mistakenly credited funds due to the fault of the Bank without charging a Commission.

14. The Bank does not charge a Commission for crediting and debiting of funds from the Account when conducting an interbank transaction between the Respondent and the Bank.

15. The Bank shall be entitled to unilaterally change this Fee Schedule. The Bank notifies Respondents about changes in Fee Schedule by posting information on the Bank's website on the Internet ([www.mkb.ru](http://www.mkb.ru)) at least 5 (Five) calendar days before the introduction of these tariffs into effect. If the deadline for notifying Respondents of fee changes specified in the correspondent account agreement does not correspond to the deadline set by this Fee Schedule, the deadline set by this Fee Schedule shall apply.

16. Cross-border transfers in Russian rubles shall be made exclusively from the Accounts opened with the Bank. Transfers received through the Bank's NOSTRO correspondent accounts, including through the Bank of Russia's payment system, in favor of Non-Resident Respondents and/or their clients will be returned unexecuted.

No.	Services	Fee rate	Notes
<b>1. Account Opening and Maintenance</b>			
1.1.	Account Opening	Waived	Except for opening the Account as per item 1.1.1 hereof.
1.1.1.	For delicensed financial institutions	2,000 Russian rubles	Chargeable where the Account is opened by a financial institution's temporary administration / receivers (liquidator / liquidation commission). Payable within 10 (ten) business days of the Account opening date.
1.2.	Account Maintenance:		
1.2.1.	In Russian rubles and foreign currency other than US dollars and Euro	Waived	Except for the Account maintenance fee as per item 1.2.3 hereof.
1.2.2.	In US dollars and Euro:		
1.2.2.1.	Maintenance of an Account of a Respondent classified as category "A"	Waived	
1.2.2.2.	Maintenance of an Account of a Respondent classified as category "B"	5% of the average monthly account balance	Chargeable monthly no later than the 15th (Fifteenth) day of month following the reporting one.
1.2.3.	Maintenance of a special bank account opened for settlements under Federal Law 44-FZ dated 05.04.2013 "On the Contract System for State and Municipal Procurement"	5,000 Russian rubles	The fee is charged monthly not later than the last business day of the current month in case of transactions on the Account, except for transactions performed without the Respondent's order in accordance with the legislation of the Russian Federation (in accordance with the requirements of state bodies and executive documents), as well as transactions for writing off commissions. The fee for the last month of service shall be charged not later than the day of closing the Account. The fee for a partial month of servicing shall be charged in full regardless of the actual number of days of servicing
1.3.	Interest on the Account balance	by agreement of the parties	
1.4.	Account Closing	Waived	
<b>2. Crediting funds to the Account</b>			
2.1.	In Russian rubles	Waived	
2.2.	In foreign currency		
2.2.1	received through the Nostro correspondent accounts of the Bank in favor of the Respondent as the final beneficiary	6% of each payment document, min. 15,000 Russian rubles	Chargeable on the date the service is provided. No commission is charged in case of refund.
2.2.2	received through the Nostro correspondent accounts of the Bank in favor of the Respondent's client	Waived	

<b>3. Transfer of funds from the Respondent (credit institution) account</b>			
3.1.	Intrabank transfers:		
3.1.1.	In Russian rubles		
3.1.1.1.	in favour of the Bank / Bank's clients / Resident Respondents and/or their clients	Waived	
3.1.1.2	in favor of Non-Resident Respondents and/or their clients	1 % of the amount, min. 15,000 Russian rubles	Except for the Commission as per item 3.1.1.3 and 3.1.1.4 hereof. Chargeable on the date the service is provided.
3.1.1.3	in favor of Respondents-residents of China or Laos and/or their clients	3 % of the amount, min. 15,000 Russian rubles	Chargeable on the date the service is provided.
3.1.1.4	in favor of Respondents-residents of CIS countries (except Russia) and/or their clients	25 Russian rubles	Chargeable on the date the service is provided.
3.1.2	In foreign currency in favour of the Bank / Bank's clients / Respondents and/or their clients	Waived	
3.1.2.1	In Chinese yuan in favour of the Bank / Bank's clients / Non-Resident Respondents and/or their clients	1 % of the amount, min. 1,000 Chinese yuan	Chargeable on the date the service is provided.
3.2.	Transfer of funds through Nostro correspondent accounts:		The payment document for the transfer of funds in foreign currency (MT103) must contain instructions on payment of the Commission at the expense of the sender of OUR/SHA
3.2.1.	in Russian rubles:		
3.2.1.1.	through the Bank of Russia's payment system using the non-urgent transfer service	25 Russian rubles for each payment document	Chargeable on the date the service is provided.
3.2.1.2.	through the Bank of Russia's payment system using the urgent transfer service	350 Russian rubles for each payment document	Payment orders that cannot be executed using the urgent transfer service are executed using the non-urgent transfer service as per item 3.3.1.1 hereof. Chargeable on the date the service is provided.
3.2.2.	in Chinese yuan:		
3.2.2.1.	on the territory of the Russian Federation	0.5% of each payment document, min. 500 Chinese yuan	Chargeable on the date the service is provided.
3.2.2.2.	outside the territory of the Russian Federation	1% of each payment document, min. 1,000 Chinese yuan	Chargeable on the date the service is provided.
3.2.3.	in Kazakhstani tenge	0.5 % of each payment document, min. 3,000 Russian rubles	Chargeable on the date the service is provided.
3.2.4	in Armenian drams, Belarusian rubles,	0.3 % of each payment document,	Chargeable on the date the service is provided.

	Kyrgyz som, Tajik somoni	min. 2,000 Russian rubles	
3.2.5	in Turkish lira	1% of each payment document, min. 15,000 Russian rubles	Chargeable on the date the service is provided.
3.2.6	in Thai baht, Lao kip	0.3% of each payment document, min. 3,000 Russian rubles	Chargeable on the date the service is provided.
3.2.7	in other currencies	0.75% of each payment document, min. 3,000 Russian rubles	Chargeable on the date the service is provided.
3.3.	Amendment, cancellation, revocation of payments, investigations upon the Respondent's request:		
3.3.1.	in Russian rubles	2,000 Russian rubles for each payment document	Chargeable on the date the service is provided.
3.3.2	in foreign currencies	6,000 Russian rubles for each payment document	Chargeable on the date the service is provided.
<b>4. Transfer of funds from the Respondent's Account (payment operator)</b>			
4.1.	Transfer of funds:		
4.1.1.	in Russian rubles	3% of each payment document, min. 50 Russian rubles	Chargeable on the date the service is provided. No commission is charged when transferring funds to the Respondent's own Bank Accounts. The commission also is not charged when the Respondent returns the received transfer <sup>1</sup>
4.1.2.	in Chinese yuan	3% of each payment document, min. 1000 Chinese yuan	Chargeable on the date the service is provided. No commission is charged when transferring funds to the Respondent's own Bank Accounts. The commission also is not charged when the Respondent returns the received transfer <sup>1</sup>
4.1.3.	in other currencies	1,000 Russian rubles for each payment document	Chargeable on the date the service is provided.
4.2.	Amendment, cancellation, revocation of payments, investigations upon the Respondent's request:		
4.2.1.	in Russian rubles	2,000 Russian rubles for each payment document	Chargeable on the date the service is provided.
4.2.2.	in other currencies	6,000 Russian rubles for each payment document	Chargeable on the date the service is provided.
<b>5. Physical cash transactions</b>			

<sup>1</sup> Payment documents for the return of funds (payment refund) are not subject to tariffing, if the payment purpose indicates "refund" and/or "refund", as well as the number and date of the incoming payment order, the amount of which is subject to refund.

5.1.	In Russian rubles:		Chargeable on the date the service is provided.
5.1.1.	Issuance of a check book	500 Russian rubles	
5.1.2.	Filling out the Respondent's cash check form for cash withdrawal at the Bank's cash desk	500 Russian rubles	Value added tax (VAT) applies.
5.1.3.	acceptance and recounting of cash (banknotes) for crediting to the Account:		
5.1.3.1.	acceptance and recounting of banknotes up to 500,000 Russian rubles inclusive	0.2 % of the amount	
5.1.3.2.	acceptance and recounting of banknotes over 500,000 Russian rubles	0.15 % of the amount	
5.1.3.3.	receiving and counting coins	2 % of the amount, min. 1,000 Russian rubles	
5.1.4.	Recounting of cash (banknotes) for credits to an Account	1 % of the amount, min. 10,000 Russian rubles	
5.1.5.	Issuance of cash from the Account:		
5.1.5.1.	up to 500,000 Russian rubles	0.2 % of the amount	
5.1.5.2.	over 500,000 Russian rubles	0.15 % of the amount	
5.1.6.	Disbursements in banknotes of requested face value	0.1 % of the amount	Chargeable in addition to the fee set out in item 5.1.5 hereof.
5.2.	In a foreign currency:		Chargeable on the date the service is provided.
5.5.1.	Acceptance and counting of cash (banknotes) for credits to an Account:		Depositing foreign currency in cash is subject to the Bank's consent.
5.2.1.1.	BRANDNEW and GOOD QUALITY/FED FIT notes unworn and uncontaminated	Waived	
5.2.1.2.	GOOD QUALITY/FED FIT notes worn and contaminated	2 % of the amount	
5.5.2.	Disbursements from an Account	3 % of the amount	Disbursement in foreign currency in cash is subject to the Bank's consent.
<b>6. Issuance of statements, other documents and provision of other services</b>			
6.1.	Account statements	Waived	
6.2.	Duplicates of account statements	1,000 Russian rubles per document	At the Respondent's written request. Chargeable on the date the service is provided.

6.3.	Interim Account statement	500 Russian rubles per document	At the Respondent's written request. Chargeable on the date the service is provided.
6.4.	Account statements provided as hardcopy to third parties (under a power of attorney)	500 Russian rubles per document	At the Respondent's written request. Chargeable on the date the service is provided.
6.5.	Provision of supporting documents for Account transactions:		
6.5.1.	crediting funds to the Account	Waived	
6.5.2.	debiting funds from the Account	Waived	Except for the Commission as per item 6.5.3 hereof.
6.5.3.	debiting funds from the Account based on the Respondent's payment document	50 Russian rubles per document	At the Respondent's written request. Chargeable on the date the service is provided.
6.5.4.	duplicate of crediting/debiting funds to/from the Account	1,000 Russian rubles per document	At the Respondent's written request. Chargeable on the date the service is provided.
6.6.	Account confirmation	500 Russian rubles per document	At the Respondent's written request. Chargeable on the date the service is provided.
6.7.	Replies to the request of financial institution, incl. audit requests:		The service is provided upon payment of the Fee. An inquiry relating to both items 6.7.1 and 6.7.2 hereof is charged as per item 6.7.2 hereof.
6.7.1.	an Account's existence, operations (turnover)	7,000 Russian rubles	
6.7.2.	other information, transaction activity	7,000 Russian rubles	Value added tax (VAT) applies.
6.8.	Certificate of the non-resident's registration with Russian tax authorities (tax registration)	40,000 Russian rubles	Chargeable within 15 (Fifteen) business days from the date of opening the Account. Value added tax (VAT) applies.
6.9.	Translation of constitutive and registration documents into Russian, their notarisation and/or apostilization	by agreement of the parties	Chargeable in addition to the amount of expenses actually incurred by the Bank. Value added tax (VAT) applies.
<b>7. Foreign exchange transactions</b>			
7.1.	Purchase/sale of a foreign currency for rubles / another foreign currency ordered by the Respondent under a correspondent account agreement	at the Bank's exchange rate	
7.2.	Sale of a foreign currency for rubles in executing tax authorities' collection orders	at the Bank's exchange rate	

8. Remote banking			
8.1.	TELEX:		
8.1.1.	Generation and delivery of tables of telex keys for authentication of electronic messages containing financial messages and received by TELEX	5,000 Russian rubles	The service is provided upon payment of the Fee.
8.2.	Electronic system "Your Bank Online"		
8.2.1.	Access to the electronic system "Your Bank Online"	1,000 Russian rubles	Chargeable on the agreement activation.
8.2.2.	"Your Bank Online" subscription fee	1,000 Russian rubles	Chargeable monthly by the last business day of each month if the access persists on that day (is not blocked by the Respondent or the Bank). Not subject to proration for an incomplete service month, the period from the first to the last calendar day of a month, inclusively. If the subscription fee is not paid for two consecutive service months, the Bank blocks the access from but excluding the day when the Fee accrues for the second such month.
8.2.3.	USB token for storing electronic signature keys	1,700 Russian rubles per token	Chargeable on the agreement activation.
8.2.4.	Unscheduled change of electronic signature keys	550 Russian rubles	Chargeable by the next business day. This fee is set for the service provided upon request of one authorised person of the Respondent, irrespective of the number of electronic signature keys.
8.2.5.	Unscheduled change of electronic signature keys by the Bank	Waived	
8.2.6.	Scheduled change of electronic signature keys	Waived	
8.2.7.	Password recovery for access to electronic remote banking systems	Waived	
8.2.8.	Activation of the "Multisignature" option	Waived	
8.2.9.	Enabling electronic signing under the "Multisignature" option	400 Russian rubles	Chargeable for each electronic signature on the date the service is provided.
8.3.	Provision of the service "Exchange of financial messages during banking transactions using CBM ISM"	Waived	